

## **Low-Interest Loans Can Help You Save Energy, Reduce Utility Bills**

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You've survived another winter and, if you're lucky, you haven't been paying an arm and a leg to heat your home. Or have you?

The Idaho Energy Division offers two different residential loan programs for homes in Idaho to help make them more energy efficient. Both loans will fund projects between \$1,000 and \$15,000, at 4 percent interest for five years. Both programs require filing an application with the Energy Division before the work is started or anything is purchased.

The first program covers space heating system and water heater upgrades, insulation, and wood, pellet or gas stoves. The homeowner needs to get at least one bid for each component of the project (such as a new heating system and insulation), file an application, and be approved.

The second program, known as Home Performance with Energy Star<sup>®</sup>, is a whole-home concept. In addition to the improvements allowed by the first loan program, homeowners can also apply for energy-efficient windows and air conditioners.

The home is audited by a certified home performance specialist, and a detailed report is prepared that identifies what should be done to make the home healthier, safer, and more comfortable.

The initial audit measures the home's envelope for moisture and air leakage, ductwork leakage, and pressurization for combustion appliance back drafting. Auditors also evaluate the insulation in the attic, walls and under the home, as well as window performance.

"The Energy Division recognizes that it's often difficult to know exactly what a home needs in order to be energy efficient," says Jeff Brooks, energy specialist with the Energy Division.

“By hiring a home performance specialist, trained and certified by the Energy Division, homeowners will find out what improvements will make the greatest impact.”

To qualify for a loan for windows and air conditioners, the insulation and duct sealing must meet recommended levels or be included in the loan application according to the audit report.

Upgrading heating systems includes 90 percent efficient gas furnaces, electric furnaces, and heat pumps. Insulation levels should meet R38 in the ceiling, R19 in the walls, and R30 in floors over unconditioned space.

Ductwork requirements include R8 insulation in unconditioned space and mastic sealing in conditioned space. Double-pane vinyl windows must replace single pane or aluminum framed windows.

Commercial buildings can also qualify for loans for energy upgrades, including windows, lights, heating conversions, and insulation.

So how do you get started? The applications and instructions are available on the Energy Division’s website at [www.idwr.idaho.gov/energy](http://www.idwr.idaho.gov/energy). All loan applications, a list of home performance specialists and additional information are also available by calling the Idaho Energy Hotline, **1-800-334-SAVE**.

There is no application deadline, but all applications need to be approved before the work is started.